

To the Honorable Andrew B. Altenberg:

My name is Milford F. Winter III and I had a reaffirmation hearing with Judge Altenberg on 1/31/2023 in reference to case 22-19057-ABA. Please see the attached documentation you requested along with my statement. I received the bill in the mail on 1/26/23 and noticed Valley National Bank had added \$2,700 to my bill on 1/12/2023. When I called Valley on 1/26/23 using the phone number on the back of the bill they said that all they can see was that the code is used for legal expenses/collections and that Adrianna, the case manager for bankruptcy, would have to call me back the next day. After I did not hear back at the end of the following day I called again and received same answer. I still had not received further clarification as of the hearing on 1/31/23. I have underlined the balance increase, the adjusted total loan balance which exceeds the amount when I originally purchased the vehicle, and the increased monthly payment amount they are demanding on the bill. Presumably, Valley would eventually repossess the car if I do not pay the additional loan amount. Though tight (according to schedules/budget I would have approx. \$124 a month cushion after normal monthly expenses including original car payment) I do feel that I am capable of meeting the payment schedule as originally agreed. I need a vehicle for work and child purposes and do not see any better options for obtaining a reliable vehicle in the near future given my new lower credit score and lack of significant savings. That is why I signed the reaffirmation agreement. I just don't want to leave myself open to additional costs that I do not feel I should have to pay for exercising my rights under bankruptcy. I also certify I sent via US Mail a copy of the bill as well as this statement to Donna Thompson, Esq. who represented Valley at the hearing.

Milford Winter

Milford F. Winter III, Pro Se

FILED
JEANNE A. NAUGHTON, CLERK
FEB 06 2023
U.S. BANKRUPTCY COURT
CAMDEN, N.J.
BY *dub* DEPUTY



Statement Date: 01/20/23

Make checks payable and remit to:

Valley National Bank

P.O. Box 953, Wayne, NJ 07474-0953

GET PAYOFF INFORMATION ON YOUR LOAN BY CALLING 800-522-4100/Option 1 then 3
Enter requested information and PIN (if no PIN, use the last 4-digits of your SS Number).

0101344 SP 2515 08071-146615 -C01-P01345-11

MILFORD F WINTER III

15 WEBB AVE

PITMAN NJ 08071

**Transaction Activity (12/21 to 01/20)**

| Date | Description | Charges | Payments |
|----------|----------------------------------------|---------|------------|
| 01/03/23 | Partial Payment Received * | | \$16.64 |
| 01/03/23 | Payment Received - Thank You | | \$483.36 |
| 01/03/23 | Partial Pay Disbursement * | | \$16.64 |
| 01/03/23 | Principal Receipt | | \$16.64 |
| 01/12/23 | Loan Balance Increase | | \$2,700.00 |
| 01/17/23 | Late Charge Assessed for 01/23 payment | \$24.17 | \$0.00 |
| 01/20/23 | Partial Payment Received * | | \$483.36 |
| 01/20/23 | Payment Received - Thank You | | \$483.36 |
| 01/20/23 | Partial Pay Disbursement * | | \$483.36 |
| 01/20/23 | Payment Received - Thank You | | \$483.36 |

Account Number 2336003909
Payment Due Date 02/04/23
Amount Due \$507.53

If payment is received after 02/14/23, \$24.17 late fee will be charged.

Account Information

Outstanding Principal \$30,451.16
Interest Rate 4.69%
Prepayment Penalty No

Explanation of Amount Due

Principal \$365.98
Interest \$117.38
Regular Payment \$483.36
Current Fees Assessed \$24.17
Total Amount Due \$507.53

Past Payment Breakdown

| | Paid Last Month | Paid Year to Date |
|---------------|-------------------|-------------------|
| Principal | \$1,152.79 | \$1,152.79 |
| Interest | \$313.93 | \$313.93 |
| Totals | \$1,466.72 | \$1,466.72 |

Important Messages

Payments for simple interest loans are applied first to outstanding interest, then to principal. While your monthly payment amount and payment due date are the same every month, the allocation between interest and principal will vary based on the date payment is received.

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04VNB126097

Installment Loan

MILFORD F WINTER III
15 WEBB AVE
PITMAN NJ 08071

Loan payments can also be paid online at
valleyloanpayments.com

☐ Check the box if name or mailing address is incorrect and complete form on reverse side.

VALLEY NATIONAL BANK
P.O. BOX 953
WAYNE, NEW JERSEY 07474-0953

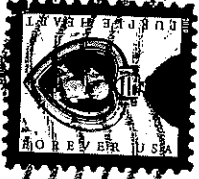
Amount Due

Account Number 2336003909
Due By 02/04/23 \$507.53
If payment is received after 02/14/23, \$24.17 late fee will be charged.

Additional Principal \$

Total Enclosed \$

002336003909 000000048336

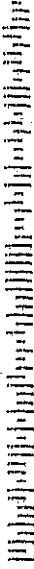


SOUTH JERSEY NJ 080

2 FEB 2023 PM 7 L

US Bankruptcy Court
ATTN: Hon. Andrew B. Altenberg
401 Market Street
Camden NJ 08101

08101-00100



15 Webb Ave
Patman NJ 08071